

# **EXHIBIT 16**

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# Retirement & Survivors Benefits



## Life Expectancy Calculator

The following table lists the **average number** of additional years a male born on November 29, 1956, can expect to live when he reaches a specific age.

At Age	Additional Life Expectancy (in years)	Estimated Total Years
57 and 7 months <sup>a</sup>	25.5	83.1
62	22.1	84.1
66 and 4 months <sup>b</sup>	18.8	85.2
70	16.2	86.2

<sup>a</sup> Your current age.

<sup>b</sup> Your normal (or full) retirement age.

**Note:** The estimates of additional life expectancy:

- do not take into account a wide number of factors such as current health, lifestyle, and family history that could increase or decrease life expectancy.
- are based on
  - the gender and date of birth you entered (your cohort) and
  - information from our cohort life expectancy tables.  
(Some of the information can be found in the 2013 Trustees Report.)

Estimate as of Monday June 30, 2014 10:30:14 EDT.